

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: LAWRENCE, JIMMY ORVAL	§	Case No. 09-72158
LAWRENCE, VALARIE JEANNETTE	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JAMES E. STEVENS, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court
211 South Court Street
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30AM on 11/24/2010 in Courtroom 115, United States Courthouse, 211 South Court Street Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 09/29/2010 By: /s/JAMES E. STEVENS
Trustee

JAMES E. STEVENS
6833 Stalter Drive
Rockford, IL 61108
(815) 962-6611
jstevens@bslbv.com

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: LAWRENCE, JIMMY ORVAL	§	Case No. 09-72158
LAWRENCE, VALARIE JEANNETTE	§	
	§	
Debtor(s)	§	

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	\$	<u>14,764.95</u>
<i>and approved disbursements of</i>	\$	<u>2,695.75</u>
<i>leaving a balance on hand of ¹</i>	\$	<u>12,069.20</u>

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> JAMES E. STEVENS	\$ <u>2,226.50</u>	\$ <u></u>
<i>Attorney for trustee</i> BARRICK, SWITZER, LONG, BALSLEY & VAN EVERA	\$ <u>1,412.00</u>	\$ <u></u>
<i>Appraiser</i>	\$ <u></u>	\$ <u></u>
<i>Auctioneer</i>	\$ <u></u>	\$ <u></u>
<i>Accountant</i>	\$ <u></u>	\$ <u></u>
<i>Special Attorney for trustee</i>	\$ <u></u>	\$ <u></u>
<i>Charges,</i> U.S. Bankruptcy Court	\$ <u></u>	\$ <u></u>
<i>Fees,</i> United States Trustee	\$ <u></u>	\$ <u></u>
<i>Other</i>	\$ <u></u>	\$ <u></u>

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor</i> _____	\$ _____	\$ _____
<i>Attorney for</i> _____	\$ _____	\$ _____
<i>Accountant for</i> _____	\$ _____	\$ _____
<i>Appraiser for</i> _____	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 142,328.83 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.9 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
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<u>4U</u>	<u>HSBC Bank Nevada, N.A.</u>	<u>\$ 150.23</u>	<u>\$ 8.90</u>
<u>5</u>	<u>Roundup Funding, LLC</u>	<u>\$ 25,323.72</u>	<u>\$ 1,500.02</u>
<u>6</u>	<u>Roundup Funding, LLC</u>	<u>\$ 14,940.32</u>	<u>\$ 884.97</u>
<u>7</u>	<u>eCAST Settlement Corporation</u>	<u>\$ 8,537.70</u>	<u>\$ 505.72</u>
<u>8</u>	<u>PRA Receivables Management, LLC</u>	<u>\$ 458.67</u>	<u>\$ 27.17</u>
<u>9</u>	<u>Wells Fargo Bank NA</u>	<u>\$ 4,865.57</u>	<u>\$ 288.21</u>
<u>10</u>	<u>Fifth Third Bank</u>	<u>\$ 6,901.93</u>	<u>\$ 408.83</u>
<u>11</u>	<u>CAPITAL ONE BANK (USA), N.A.</u>	<u>\$ 3,293.40</u>	<u>\$ 195.08</u>
<u>12</u>	<u>CAPITAL ONE BANK (USA), N.A.</u>	<u>\$ 1,231.31</u>	<u>\$ 72.94</u>
<u>13</u>	<u>Roundup Funding, LLC</u>	<u>\$ 1,773.78</u>	<u>\$ 105.07</u>
<u>14</u>	<u>Portfolio Recovery Associates, LLC</u>	<u>\$ 5,217.34</u>	<u>\$ 309.04</u>
<u>15</u>	<u>Portfolio Recovery Associates, LLC</u>	<u>\$ 347.08</u>	<u>\$ 20.56</u>
<u>16</u>	<u>Portfolio Recovery Associates, LLC</u>	<u>\$ 8,048.05</u>	<u>\$ 476.72</u>
<u>17</u>	<u>Portfolio Recovery Associates, LLC</u>	<u>\$ 296.56</u>	<u>\$ 17.57</u>
<u>18</u>	<u>CardWorks</u>	<u>\$ 575.77</u>	<u>\$ 34.11</u>
<u>19</u>	<u>eCAST Settlement Corporation</u>	<u>\$ 10,707.03</u>	<u>\$ 634.22</u>
<u>20</u>	<u>eCAST Settlement Corporation</u>	<u>\$ 22,313.76</u>	<u>\$ 1,321.73</u>
<u>21</u>	<u>eCAST Settlement Corporation</u>	<u>\$ 13,404.04</u>	<u>\$ 793.97</u>
<u>22</u>	<u>Roundup Funding, LLC</u>	<u>\$ 11,947.57</u>	<u>\$ 707.70</u>
<u>23</u>	<u>CR Evergreen, LLC</u>	<u>\$ 1,995.00</u>	<u>\$ 118.17</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/JAMES E. STEVENS
Trustee

JAMES E. STEVENS
6833 Stalter Drive
Rockford, IL 61108
(815) 962-6611
jstevens@bslbv.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 7

CERTIFICATE OF NOTICE

District/off: 0752-3
Case: 09-72158

User: vgossett
Form ID: pdf006

Page 1 of 2
Total Noticed: 43

Date Rcvd: Oct 21, 2010

The following entities were noticed by first class mail on Oct 23, 2010.

db/jdb +Jimmy Orval Lawrence, Valarie Jeannette Lawrence, 10841 Timer Drive East,
Huntley, IL 60142-6945

aty +Jason K Nielson, Geraci Law, LLC, 55 East Monroe St. Suite #3400, Chicago, IL 60603-5920

aty +Laura Dolores Frye, Law Offices of Peter Francis Geraci, 55 E. Monroe St. # 3400,
Chicago, IL 60603-5920

tr +James E Stevens, Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive,
Rockford, IL 61108-2579

13960685 +BANK OF America, Attn: Bankruptcy Dept., Pob 17054, Wilmington, DE 19884-0001

14234080 +CAPITAL ONE BANK (USA), N.A., C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155,
NORCROSS, GA 30091-5155

13960687 +CHASE, Attn: Bankruptcy Dept., 800 Brooksedge Blvd, Westerville, OH 43081-2822

13960684 +Capital One, Attn: Bankruptcy Dept., PO Box 85520, Richmond, VA 23285-5520

14329231 CardWorks, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

14138042 Chase Bank USA NA, PO BOX 15145, Wilmington, DE 19850-5145

14370062 Chase Bank USA NA by eCAST Settlement Corporation, as its agent, POB 35480,
Newark NJ 07193-5480

13960706 +Citibank, Bankruptcy Department, PO Box 5018, Timonium, MD 21094-5018

13960689 +Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374-0241

13960690 +Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002

13960679 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third BANK, Attn: Bankruptcy Dept., 38 Fountain Square Plz,
Cincinnati, OH 45263)

13960688 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third BANK, Attn: Bankruptcy Dept., Fifth Third Center,
Cincinnati, OH 45263)

14049059 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third Mortgage Company, 5050 Kingsley Dr 1MOC20,
Cincinnati, OH 45263)

13960698 +Fifth Third BANK, Attn: Bankruptcy Dept., 5050 Kingsley Dr, Cincinnati, OH 45227-1115

14194413 +Fifth Third Bank, Bankruptcy Department/MD#RSCB3E, 1830 E Paris SE,
Grand Rapids MI 49546-6253

14019852 +Fifth Third Bank, P O Box 829009, Dallas, TX 75382-9009

13960686 +HSBC BANK, Attn: Bankruptcy Dept., PO Box 5253, Carol Stream, IL 60197-5253

14092274 +HSBC Bank Nevada, N.A., (Best Buy Co., Inc.), eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083

13960696 +HSBC/Bsbuy, Attn: Bankruptcy Dept., PO Box 15519, Wilmington, DE 19850-5519

14428502 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, P. O. Box 41067,
Norfolk, VA 23541)

14302933 +PRA Receivables Management, LLC as agent of, HSBC Bank Nevada, N.A., P.O. Box 12907,
Norfolk VA 23541-0907

14172430 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Old Navy,
POB 41067, NORFOLK VA 23541-1067

14293953 +PRA Receivables Management, LLC as agent for, FIA Card Svcs, NA AKA Bank of America,
PO Box 12907, Norfolk VA 23541-0907

13960691 +TransUnion, Attn: Bankruptcy Dept., P.O. Box 1000, Chester, PA 19016-1000

14093174 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: U.S. Bank N.A., P.O. Box 5229, Cincinnati, OH 45201)

13960703 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US BANK/NA ND, Attn: Bankruptcy Dept., 4325 17th Ave S,
 Fargo, ND 58125)

14002226 +VW Credit, Inc., POST OFFICE BOX 829009, DALLAS, TEXAS 75382-9009

13960697 +WFF Cards, Attn: Bankruptcy Dept., 3201 N 4th Ave, Sioux Falls, SD 57104-0700

14180267 +Wells Fargo Bank NA, 4137 121st Street, Urbandale IA 50323-2310

13960694 +Wfnnb/VICTORIAS SECRET, Attn: Bankruptcy Dept., PO Box 182128, Columbus, OH 43218-2128

14346720 eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480

The following entities were noticed by electronic transmission on Oct 21, 2010.

15001100 E-mail/PDF: BNCEmails@blinellc.com Oct 22 2010 02:42:43 CR Evergreen, LLC, MS 550,
PO Box 91121, Seattle, WA 98111-9221

14465698 E-mail/PDF: gecsed@recoverycorp.com Oct 22 2010 02:46:16 GE Consumer Finance,
For GE Money Bank, dba BRYANT/GEMB, PO Box 960061, Orlando FL 32896-0661

13960695 +E-mail/PDF: gecsed@recoverycorp.com Oct 22 2010 02:46:16 GEMB/Bryant,
Attn: Bankruptcy Dept., PO Box 981439, El Paso, TX 79998-1439

13960682 +E-mail/PDF: gecsed@recoverycorp.com Oct 22 2010 02:46:15 GEMB/OLD NAVY,
Attn: Bankruptcy Dept., PO Box 981400, El Paso, TX 79998-1400

13960680 +Fax: 847-227-2151 Oct 22 2010 01:10:42 MRSI, Attn: Bankruptcy Dept.,
2250 E Devon Ave Ste 352, Des Plaines, IL 60018-4521

14266880 E-mail/PDF: BNCEmails@blinellc.com Oct 22 2010 02:42:43 Roundup Funding, LLC, MS 550,
PO Box 91121, Seattle, WA 98111-9221

13960683 +E-mail/Text: bkr@cardworks.com Spiegel, Attn: Bankruptcy Dept.,
101 Crossway Park West, Woodbury, NY 11797-2020

13960681 +E-mail/Text: vci.bkcy@vwcredit.com VW Credit INC,
Attn: Bankruptcy Dept., 1401 Franklin Blvd, Libertyville, IL 60048-4460

TOTAL: 8

District/off: 0752-3
Case: 09-72158

User: vgossett
Form ID: pdf006

Page 2 of 2
Total Noticed: 43

Date Rcvd: Oct 21, 2010

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +James E Stevens, Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive,
Rockford, IL 61108-2579
13960701* +BANK OF America, Attn: Bankruptcy Dept., Pob 17054, Wilmington, DE 19884-0001
13960700* +CHASE, Attn: Bankruptcy Dept., 800 Brookside Blvd, Westerville, OH 43081-2822
13960702* +CHASE, Attn: Bankruptcy Dept., 800 Brookside Blvd, Westerville, OH 43081-2822
13960704* +CHASE, Attn: Bankruptcy Dept., 800 Brookside Blvd, Westerville, OH 43081-2822
13960693* +Capital One, Attn: Bankruptcy Dept., Po Box 85520, Richmond, VA 23285-5520
13960692* +HSBC BANK, Attn: Bankruptcy Dept., Po Box 5253, Carol Stream, IL 60197-5253
13960699* +HSBC BANK, Attn: Bankruptcy Dept., Po Box 5253, Carol Stream, IL 60197-5253
14464719* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, P.O. Box 41067,
Norfolk, VA 23541)
13960705* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US BANK/NA ND, Attn: Bankruptcy Dept., 4325 17th Ave S,
Fargo, ND 58125)

TOTALS: 0, * 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2010

Signature:

